

**IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE**

Application No. : 09/894,274 Confirmation No.: 5243
Applicants : M. Tanumihardja et al.
Filed : June 27, 2001
Group Art Unit : 3696
Examiner : Examiner: F. Poinvil
Docket No. : 14067.0067

Title : WIRELESS PAYMENT PROCESSING

Mail Stop After Final
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450.

RESPONSE AFTER FINAL OFFICE ACTION UNDER 37 C.F.R. 1.116

Sir:

In response to the Final Office Action mailed November 17, 2010, please consider the following remarks:

A Listing of the Claims begins on page 2 of this paper.

Remarks begin on page 18 of this paper.